

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.  <b>03292.101090.4</b>	APPLICATION NO.  <b>10/810,473</b>
	APPLICANT  <b>Michael J. Berardi et al.</b>	
	FILING DATE  <b>August 30, 2004</b>	GROUP  <b>3621</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	<b>1</b>	<b>LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a>, 06/30/2000, 1 page</b>
	<b>2</b>	<b>MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a>, 01/2001</b>
	<b>3</b>	<b>MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a>, 02/02/2004, 2 pages</b>
	<b>4</b>	<b>NICCOLAI, JAMES, "CES: Microsoft's SPOT Technology has Humble Origins", <a href="http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspt.xml?s=IDGNS">http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspt.xml?s=IDGNS</a>, 01/10/2003, 3 pages</b>
	<b>5</b>	<b>NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986</b>
	<b>6</b>	<b>OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil &amp; Gas Journal, 09/16/1985</b>
	<b>7</b>	<b>Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a></b>
	<b>8</b>	<b>Prophecy Central Update #9, <a href="http://www.bible.-prophecy.com/pcu9.htm">http://www.bible.-prophecy.com/pcu9.htm</a>, 10/10/1997, 5 pages</b>
	<b>9</b>	<b>RFID Smart Card Gain Ground: The convenience of contactless transactions is driving widespread adoption of contactless smart "cards", RFID Journal, 04/09/2003</b>
	<b>10</b>	<b>ROBERTI, "TI Embraces Prox Card Standard", <a href="http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml">http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml</a>, 03/06/2003, 2 pages</b>
	<b>11</b>	<b>ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, <a href="http://www.computerweekly.com/Article127889.htm">http://www.computerweekly.com/Article127889.htm</a>, 02/09/2004, 3 pages</b>
	<b>12</b>	<b>ROSS et al., "Biometrics: Hand Geometry", <a href="http://biometrics.cse.msu.msu.edu/hand_geometry.html">http://biometrics.cse.msu.msu.edu/hand_geometry.html</a>, 02/26/2004, 2 pages</b>
	<b>13</b>	<b>SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987</b>
	<b>14</b>	<b>SHARP, KEN, Senior Technical Editor, "Physical Reality: A Second Look", <a href="http://www.idsystems.com/reader/1999-03/phys0399_pt2/phys0399_pt2.htm">http://www.idsystems.com/reader/1999-03/phys0399_pt2/phys0399_pt2.htm</a></b>
	<b>15</b>	<b>SHIM, RICHARD, "Microsoft: See SPOT Run On Your Wrist", <a href="http://news.com/2100-1041_3-">http://news.com/2100-1041_3-</a></b>

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NON-PATENT LITERATURE DOCUMENTS		
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		1013442.html?tag=fd_top, 06/05/2003, 1 page
	16	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
	17	WILSON, "Putting Their Finger on It", <a href="http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable">http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable</a> , 02/09/2004, 2 pages
	18	"Core One Credit Union- Discover the Advantage", <a href="http://coreone.org/2visa.html">http://coreone.org/2visa.html</a> , Copyright 2001, (Last Visited 10/09/2002)

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